

City of Lee's Summit

Policy Digest

7/1/2024-2025 (Except: Spa Professional Liability: 3/4/2024-3/4/2025, Aviation Liability: 10/15/2022-10/15/2025)

Coverage	Limits	Deductibles	Carrier	Policy no.	Policy term
City Of Lee's Summit, Missouri Lee's Summit Parks and Recreation - Professional Liability	Professional Liability (PL): \$1,000,000 Each Claim / \$3,000,000 Aggregate Defense of Licensing Proceedings: \$10,000 Aggregate Limit (Separate Subpoena Assistance: \$10,000 Aggregate Limit (Separate Limit) HIPAA Violations: \$250,000 Aggregate Limit (Shared Limit with PL) Sexual Abuse/Misconduct: \$1,000,000 Aggregate Limit (Shared Limit with PL)	\$1,000	Lloyd's London	MEO4078738.24	3/4/2024-2025
Crime	A. Fidelity 1. Employee Theft: \$1,000,000 2. ERISA Fidelity: \$500,000 B. Forgery or Alteration: \$1,000,000 C. On Premises: \$1,000,000 D. In Transit: \$1,000,000 E. Money Orders and Counterfeit Money: \$1,000,000 F. Computer Crime 1. Computer Fraud: \$1,000,000 2. Computer Program and Electronic Data Restoration Expense: \$500,000 G. Funds Transfer Fraud \$1,000,000 I. Claim Expense: \$5,000	\$5,000 \$0 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000	Travelers Casualty and Surety Company of America	105655107	7/1/2024-2027
Cyber	Maximum Policy Limits of Insurance. A. Maximum Single Limit of Insurance: \$1,000,000 B. Maximum Policy Aggregate Limit of Insurance: \$1,000,000 First Party Insuring Agreements A. Cyber Incident Response Fund \$1,000,000 1. Cyber Incident Response Team: \$1,000,000 2. Non-Panel Response Provider: \$500,000 B. Business Interruption and Extra Expense 1. Business Interruption Loss and Extra Expenses: \$1,000,000 2. Contingent Business Interruption Loss and Extra Expenses: \$500,000 C. Digital Data Recovery: \$1,000,000 D. Network Extortion: \$1,000,000 Third Party Liability Insuring Agreements E. Cyber, Privacy and Network Security Liability: \$1,000,000 1. Payment Card Loss: \$250,000 2. Regulatory Proceeding: \$1,000,000 F. Electronic, Social And Printed Media Liability: \$1,000,000	\$150,000 retention each incident; \$100,000 cyber incident response coach retention \$150,000 Waiting Period: 18 Hours \$150,000 Waiting Period: 24 Hours \$150,000 \$150,000 \$150,000 \$150,000 \$150,000 \$150,000 \$150,000 \$150,000	ACE American Insurance Company	TBD	7/1/2024-2025
General Liability	General Aggregate Limit: \$2,000,000 Personal and Advertising Injury Liability: \$2,000,000 Each Occurrence Limit: \$1,000,000	\$250,000 \$250,000 \$250,000	Travelers	ZLP-61N66130	7/1/2024-2025
Law Enforcement Liability	Aggregate Limit: \$2,000,000 Each Wrongful Act: \$1,000,000	\$250,000 \$250,000	Travelers	ZLP-61N66130	7/1/2024-2025
Public Entity Management Liability	Aggregate Limit: \$2,000,000 Each Wrongful Act: \$1,000,000	\$250,000 \$250,000	Travelers	ZLP-61N66130	7/1/2024-2025
Employment Related Practices	Aggregate Limit: \$2,000,000 Each Wrongful Act: \$1,000,000	\$250,000 \$250,000	Travelers	ZLP-61N66130	7/1/2024-2025
Auto Liability	Liability: \$1,000,000 Uninsured/Underinsured: \$50,000	\$250,000	Travelers	810-2C416398	7/1/2024-2025
Auto Physical Damage		All Owned Autos with Original Cost less than \$1,000,000: \$5,000 All Owned Autos with Original Cost more than \$1,000,000: \$50,000	Travelers	810-2C416398	7/1/2024-2025
Umbrella	General Aggregate Limit: \$9,000,000 Per Occurrence Limit: \$9,000,000 Crisis Management Service Expenses: \$50,000		Travelers	ZUP-61N66142	7/1/2024-2025
Primary Property	Policy Limit: \$100,000,000 Blanket Real and Personal Property: \$100,000,000 Blanket Business Interruption (Gross Earnings): \$9,931,799 Flood - Low Hazard \$10,000,000; Medium Hazard: \$5,000,000, High Hazard: \$10,000,000** Wind - Hail: Included	\$100,000.00 1% per location	Chubb	TBD	7/1/2024-2025
Excess Property	Policy Limit: \$220,000,000		Chubb Bermuda	TBD	7/1/2024-2025
Aviation Liability	Products-Completed Operations Aggregate Limit: \$30,000,000 Personal Injury and Advertising Injury Aggregate Limit: \$30,000,000 Malpractice Aggregate Limit: \$30,000,000 Each Occurrence Limit: \$30,000,000 Fire Damage Limit Any One Fire: \$500,000 Medical Expense Limit Any One Person: \$5,000 Hangarkeepers Limit Any One Occurrence: \$30,000,000 Hangarkeepers Limit Any One Aircraft: \$30,000,000 Non-Owned Aircraft Liability Limit Any One Occurrence: \$30,000,000	Nil	ACE Property and Casualty Insurance Company	AAP N00981710 013	10/15/2022-10/15/2025
Fiduciary	Liability (For all Claims): \$1,000,000 Settlement Program: \$1,000,000 HIPAA Limit: \$1,000,000		Travelers Casualty and Surety Company of America	106220160	12/15/2023-12/15/2024

** See policy for specific locations